

**DECLARATION (37 CFR 1.63) FOR UTILITY OR DESIGN APPLICATION USING  
AN APPLICATION DATA SHEET (37 CFR 1.76)**

As the below named inventor(s), I/we declare that:

This declaration is directed to:

- ☐ The attached application, entitled APPARATUS, METHODS AND ARTICLES  
OF MANUFACTURE FOR COMPUTERIZED TRANSACTION EXECUTION AND  
PROCESSING, or
- ☒ Application No. 09/824,305, filed on April 2, 2001,  
☐ as amended on \_\_\_\_\_ if applicable.

I/we believe that I/we am/are the original and first inventor(s) of the subject matter which is claimed  
and for which a patent is sought;I/we have reviewed and understand the contents of the above-identified application, including the  
claims, as amended by any amendment specifically referred to above;I/we acknowledge the duty to disclose to the United States Patent and Trademark Office all  
information known to me/us to be material to patentability as defined in 37 CFR 1.56, including  
material information which became available between the filing date of the prior application and the  
National or PCT International filing date of the continuation-in-part application, if applicable; andAll statements made herein of my/our knowledge are true, all statements made herein on  
information and belief are believed to be true, and further that these statements were made with the  
knowledge that willful false statements and the like are punishable by fine or imprisonment, or both,  
under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.**FULL NAME OF INVENTOR(S)**Inventor one: **Umesh Mahajan**Citizenship: **India**Signature UmahajanDate 06/14/01Inventor two: **Engin Tekkoc**Citizenship: **US**

Signature \_\_\_\_\_

Date \_\_\_\_\_

Inventor three: \_\_\_\_\_

Citizenship \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

☐ Additional inventors are being named on \_\_\_\_\_ additional form(s) attached hereto.This collection of information is required by 35 USC 115 and 37 CFR 1.63. The information is used by the public to file (and the PTO to process) an application.  
Confidentiality is governed by 35 USC 122 and 37 CFR 1.14.. SEND FEES AND COMPLETED FORMS TO: Assistant Commissioner for Patents, Washington, DC 20231.

PTO/SB/01A (10-00)

Approved for use through 10/31/2002. OMB 0651-0032  
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE  
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knowledge that willful false statements and the like are punishable by fine or imprisonment, or both,  
under 18 USC 1001, and may jeopardize the validity of the application or any patent issuing thereon.**FULL NAME OF INVENTOR(S)**Inventor one: **Umesh Mahajan**Citizenship: **India**

Signature \_\_\_\_\_

Date \_\_\_\_\_

Inventor two: **Engin Tekkoç**Citizenship: **US**Signature Date 6/5/01

Inventor three: \_\_\_\_\_

Citizenship \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

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